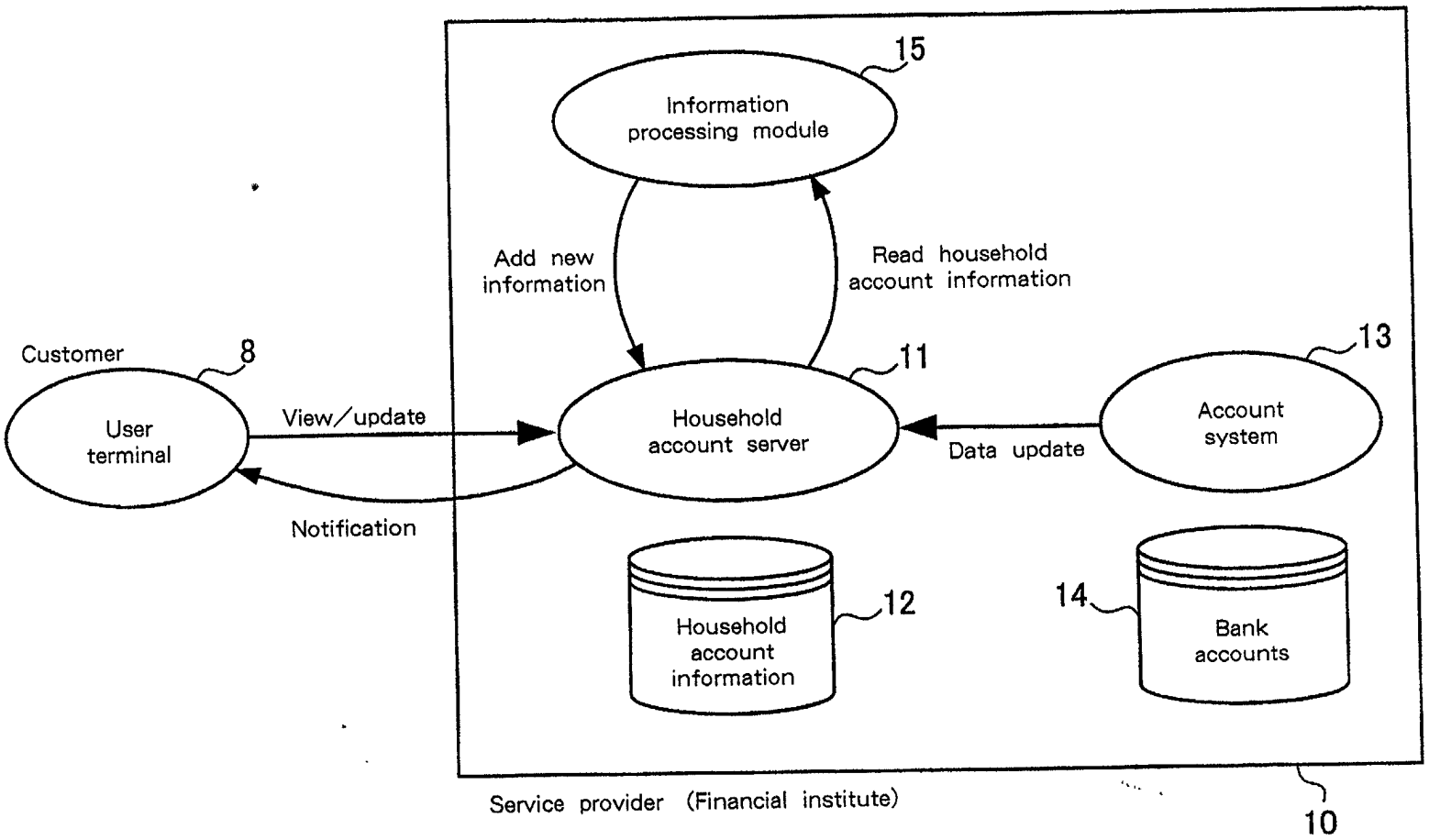

15
Information processing module
Add new information
Read household account information
Customer
8
User terminal
View/update
Notification
11
Household account server
13
Account system
Data update
12
Household account information
14
Bank accounts
Service provider (Financial institute)
10

Fig. 1

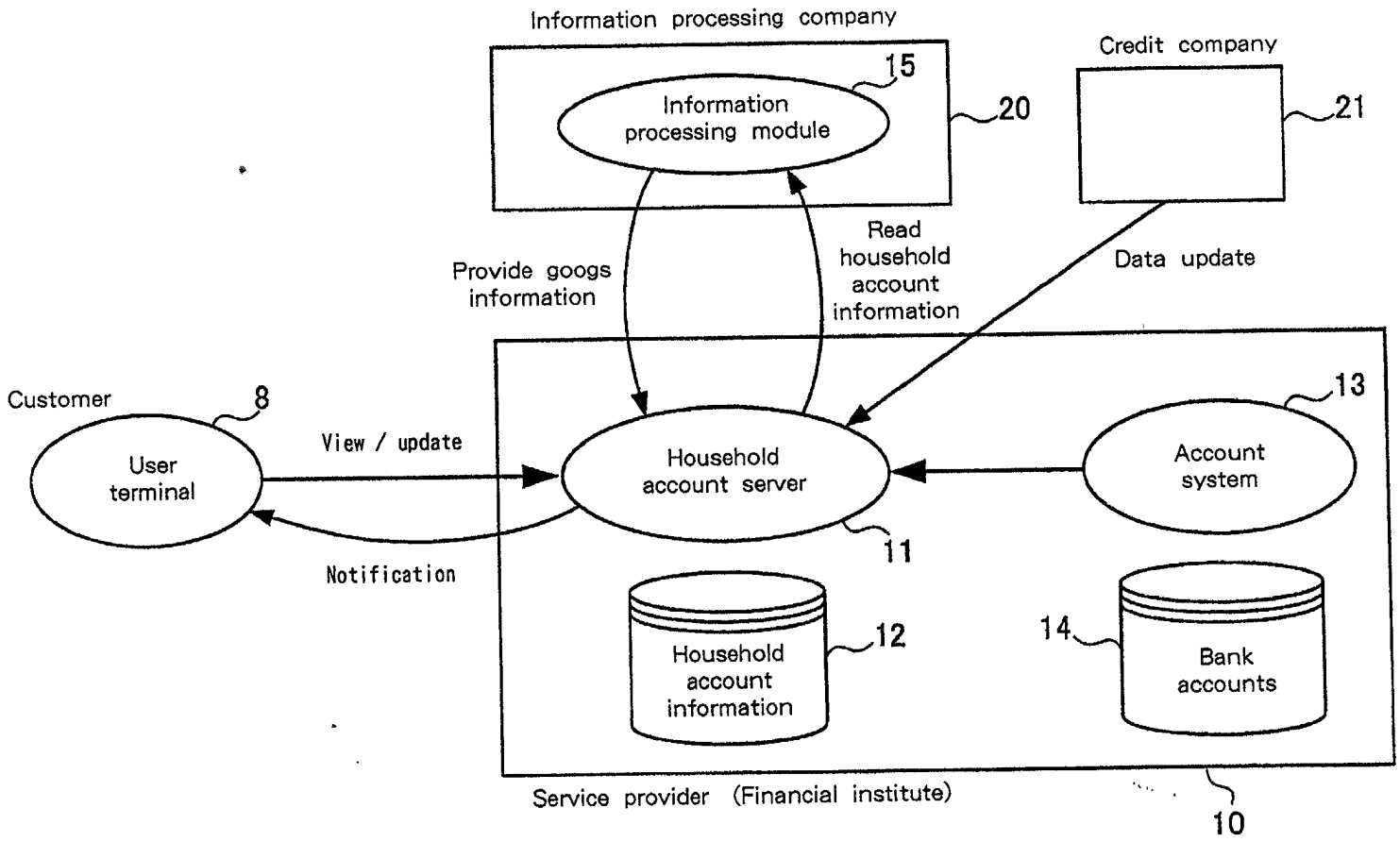

Information processing company
15
Information processing module
20
Credit company
21
Provide googs information
Read household account information
Data update
Customer
8
User terminal
View / update
Notification
Household account server
11
13
Account system
Household account information
12
14
Bank accounts
Service provider (Financial institute)
10

Fig. 2

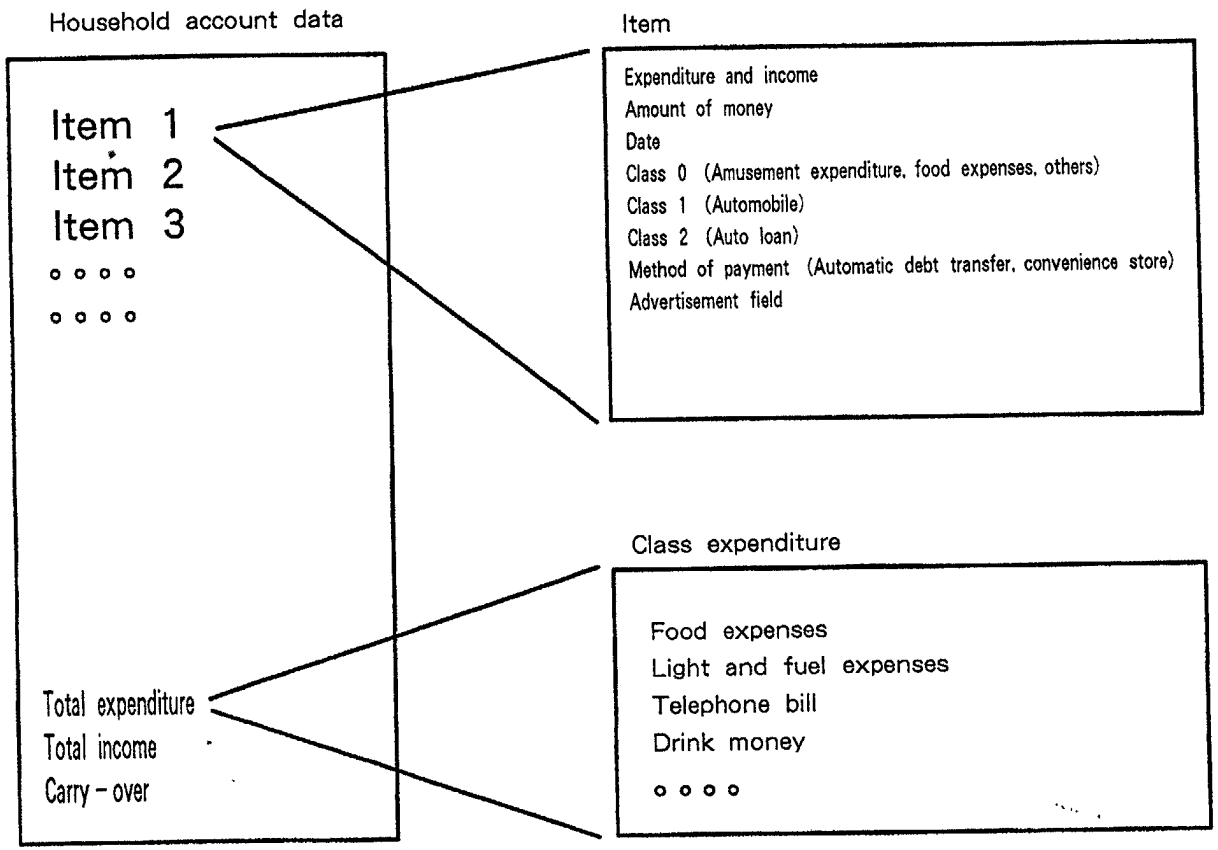

Household account data
Item 1
Item 2
Item 3
o o o o
o o o o
Total expenditure
Total income
Carry – over
Item
Expenditure and income
Amount of money
Date
Class 0 (Amusement expenditure, food expenses, others)
Class 1 (Automobile)
Class 2 (Auto loan)
Method of payment (Automatic debt transfer, convenience store)
Advertisement field
Class expenditure
Food expenses
Light and fuel expenses
Telephone bill
Drink money
o o o o

Fig. 3

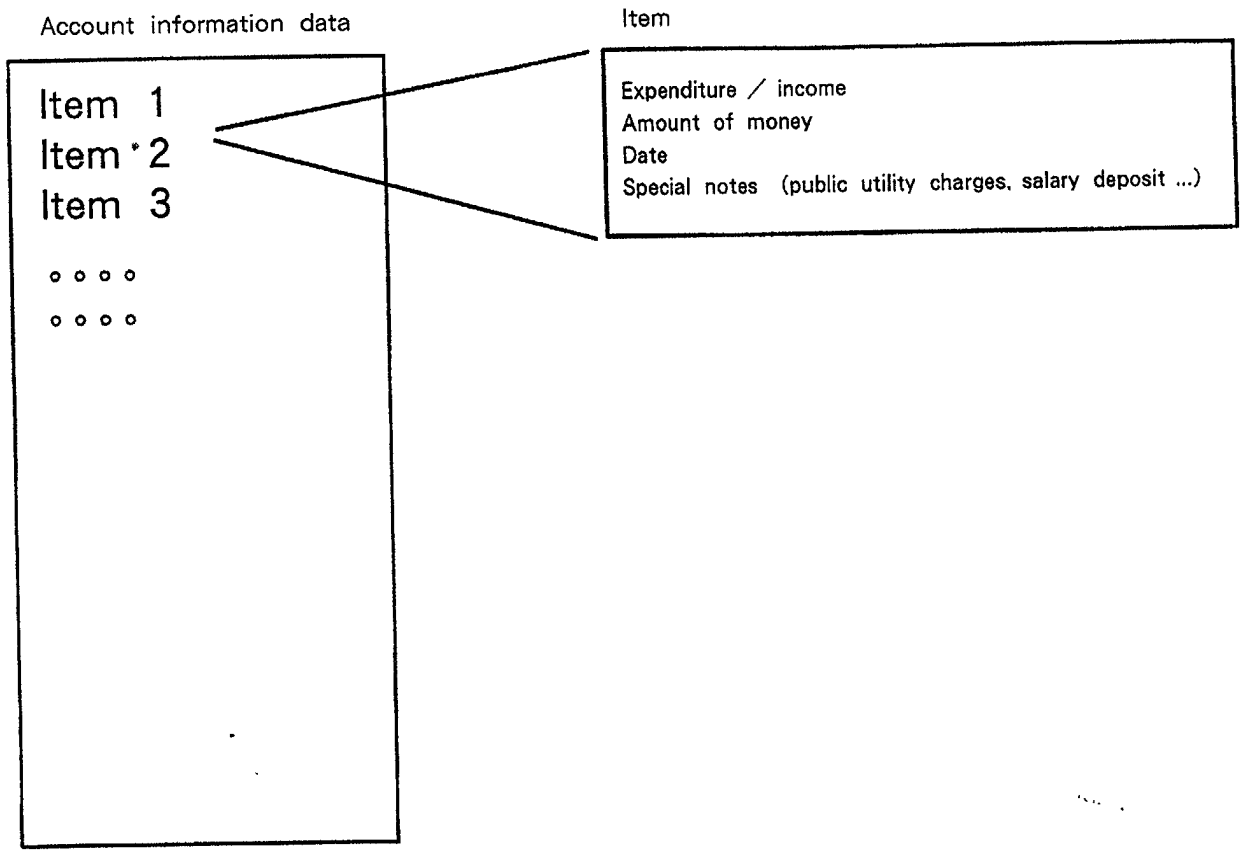

Account information data
Item 1
Item 2
Item 3
Item
Expenditure / income
Amount of money
Date
Special notes (public utility charges, salary deposit ...)

Fig. 4

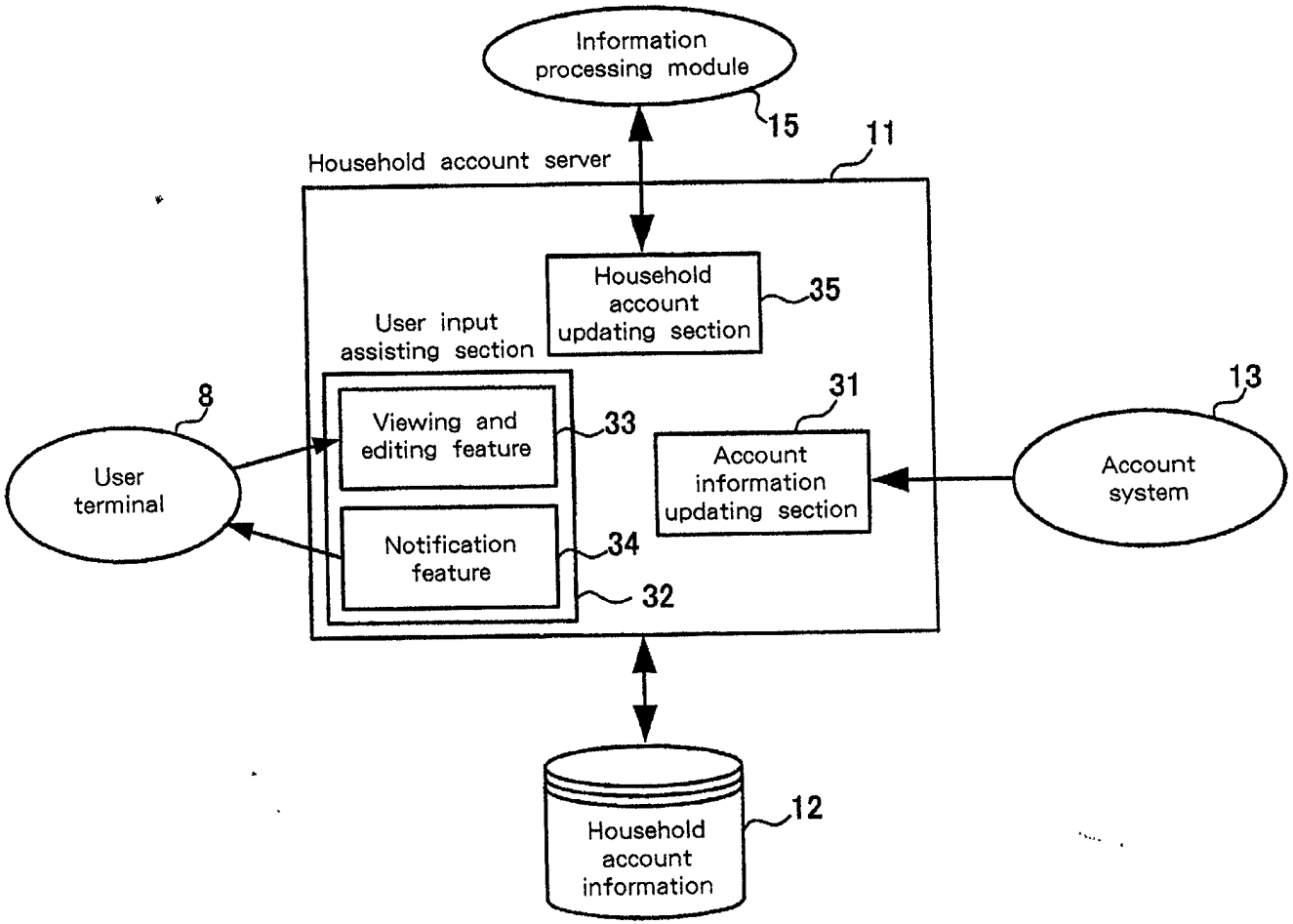

Information processing module
15
11
Household account server
Household account updating section
35
User input assisting section
8
31
13
Viewing and editing feature
33
Account information updating section
User terminal
Account system
Notification feature
34
32
12
Household account information

Fig. 5

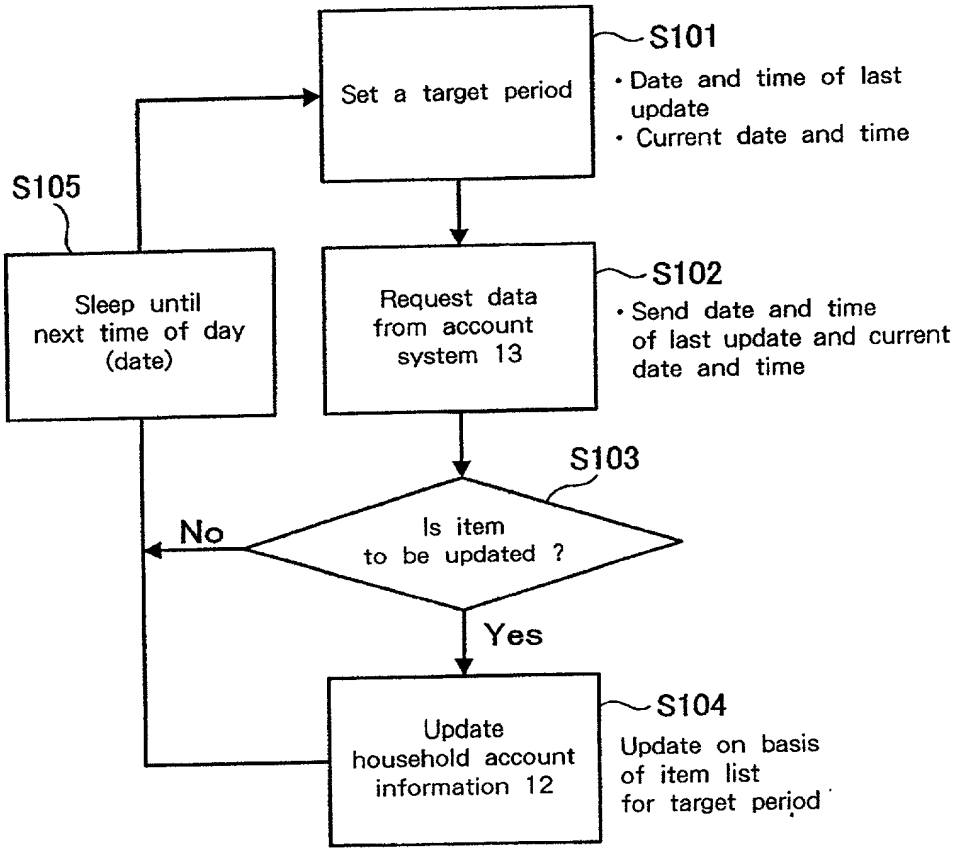

Set a target period
S101
• Date and time of last update
• Current date and time
S105
Sleep until next time of day (date)
Request data from account system 13
S102
• Send date and time of last update and current date and time
S103
No
Is item to be updated ?
Yes
Update household account information 12
S104
Update on basis of item list for target period

Fig. 6

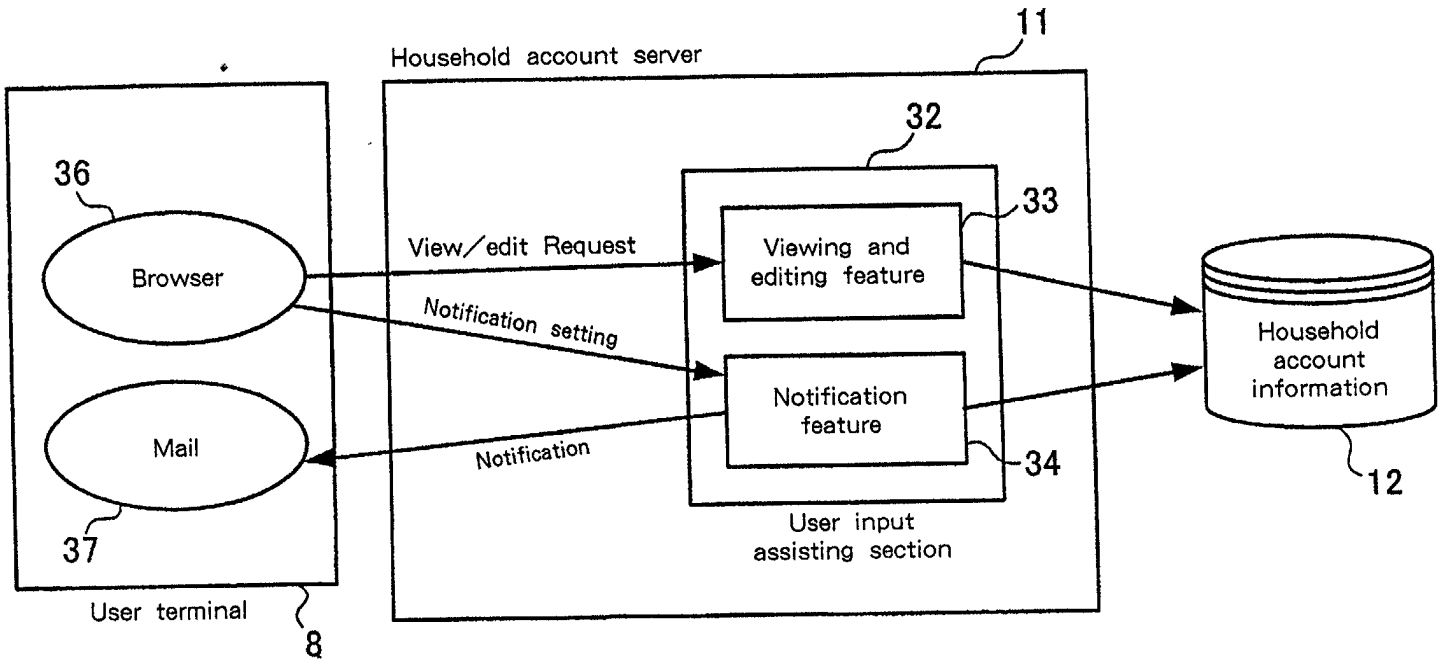

Household account server
11
32
36
33
Browser
View/edit Request
Viewing and editing feature
Notification setting
Household account information
Notification feature
Mail
Notification
34
User input assisting section
12
37
User terminal
8

Fig. 7

Type	Condition	Parameter	DB instruction
View	Conditions for item	Non	SELECT
Change	Conditions for target item	Pair of attribute and value	UPDATE
Delete	Conditions for target item	Non	DELETE
Notification setting	Conditions for target item	Notification conditions	SET-TRIGGER
Notification	N/A	N/A	N/A

Fig. 8

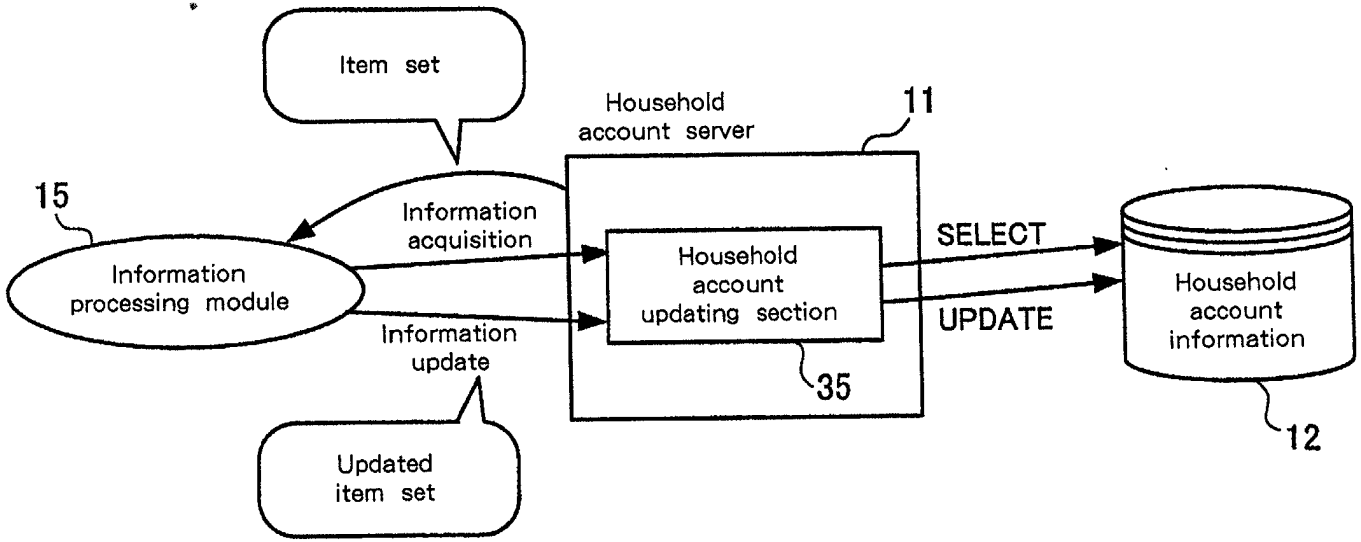

Item set
Household account server
11
15
Information acquisition
Information processing module
Household account updating section
SELECT
UPDATE
Household account information
Information update
35
12
Updated item set

Fig. 9

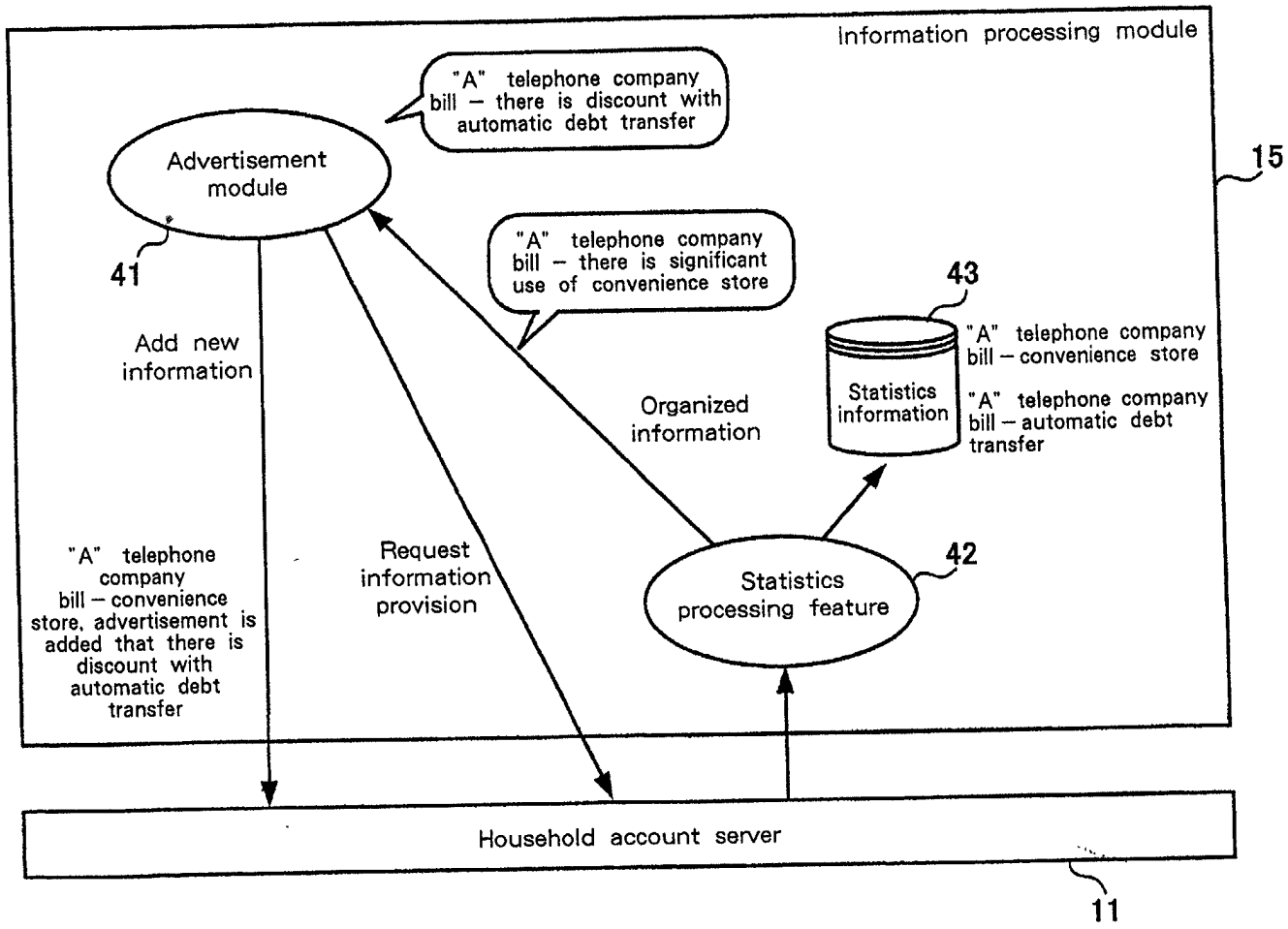

Information processing module
"A" telephone company bill – there is discount with automatic debt transfer
Advertisement module
15
41
"A" telephone company bill – there is significant use of convenience store
43
Add new information
Organized information
Statistics information
"A" telephone company bill – convenience store
"A" telephone company bill – automatic debt transfer
"A" telephone company bill – convenience store, advertisement is added that there is discount with automatic debt transfer
Request information provision
Statistics processing feature
42
Household account server
11

Fig. 10

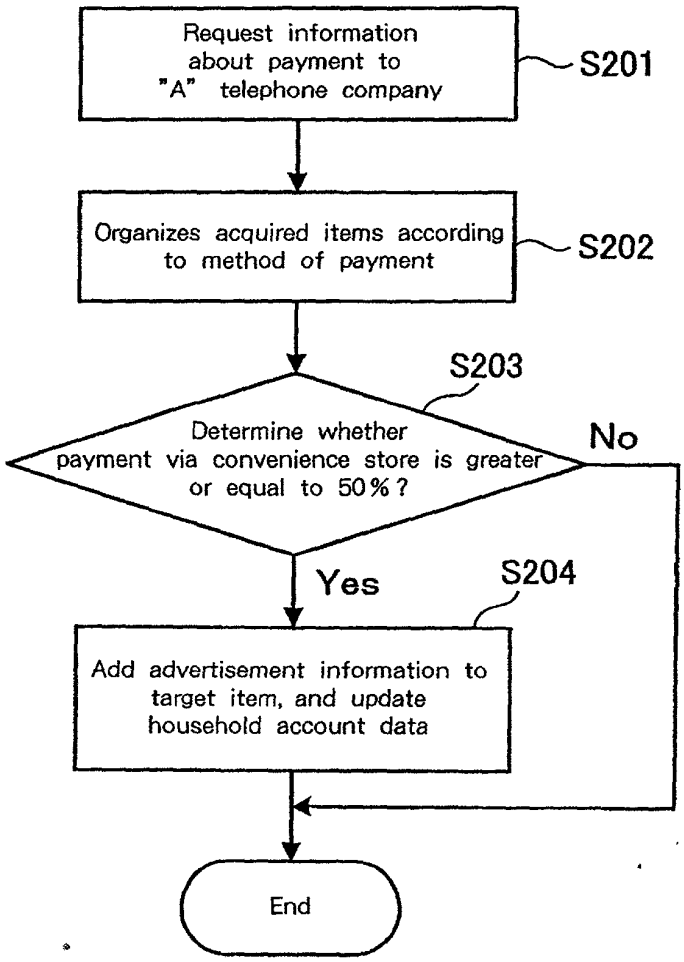

Request information about payment to "A" telephone company
S201
Organizes acquired items according to method of payment
S202
S203
Determine whether payment via convenience store is greater or equal to 50%?
No
Yes
S204
Add advertisement information to target item, and update household account data
End

Fig. 11

EPO - DG 1 05.06.2000 09:36:39.619

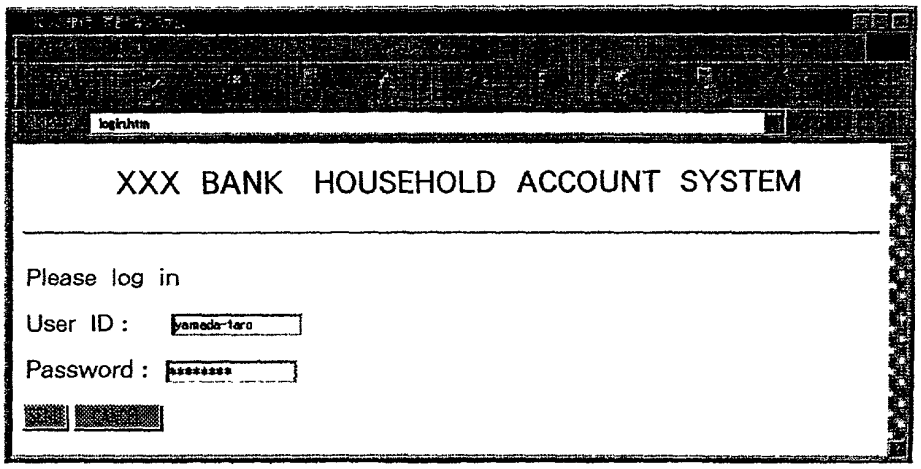


Fig. 12

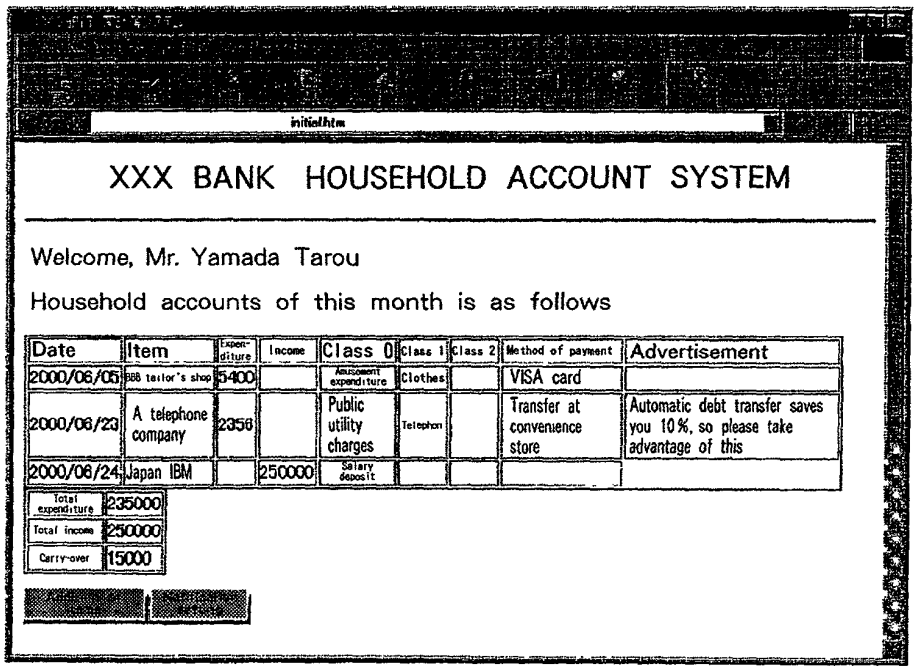
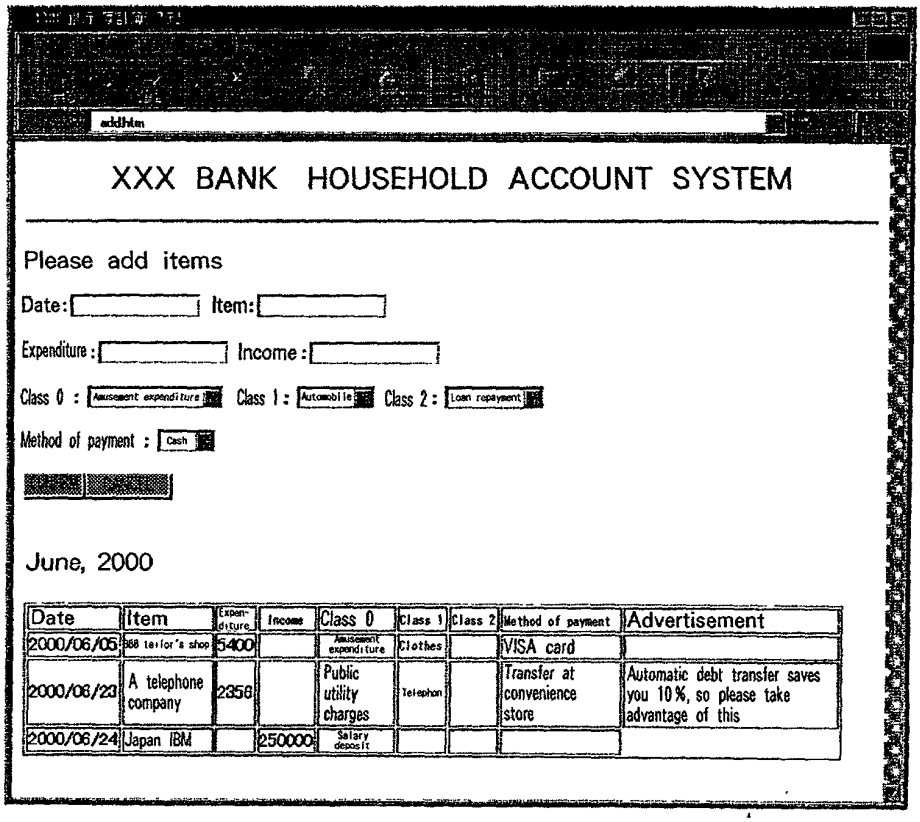

initial.htm
XXX BANK HOUSEHOLD ACCOUNT SYSTEM
Welcome, Mr. Yamada Tarou
Household accounts of this month is as follows
Date
Item
Expenditure
Income
Class 0
Class 1
Class 2
Method of payment
Advertisement
2000/06/05
888 tailor's shop
5400
Amusement expenditure
Clothes
VISA card
2000/06/23
A telephone company
2356
Public utility charges
Telephon
Transfer at convenience store
Automatic debt transfer saves you 10%, so please take advantage of this
2000/06/24
Japan IBM
250000
Salary deposit
Total expenditure
235000
Total income
250000
Carry-over
15000

Fig. 13



Date	Item	Expenditure	Income	Class 0	Class 1	Class 2	Method of payment	Advertisement
2000/06/05	568 tailor's shop	5400		Amusement expenditure	Clothes		VISA card	
2000/06/23	A telephone company	2356		Public utility charges	Telephon		Transfer at convenience store	Automatic debt transfer saves you 10%, so please take advantage of this
2000/06/24	Japan IBM		250000	Salary deposit				

Fig. 14

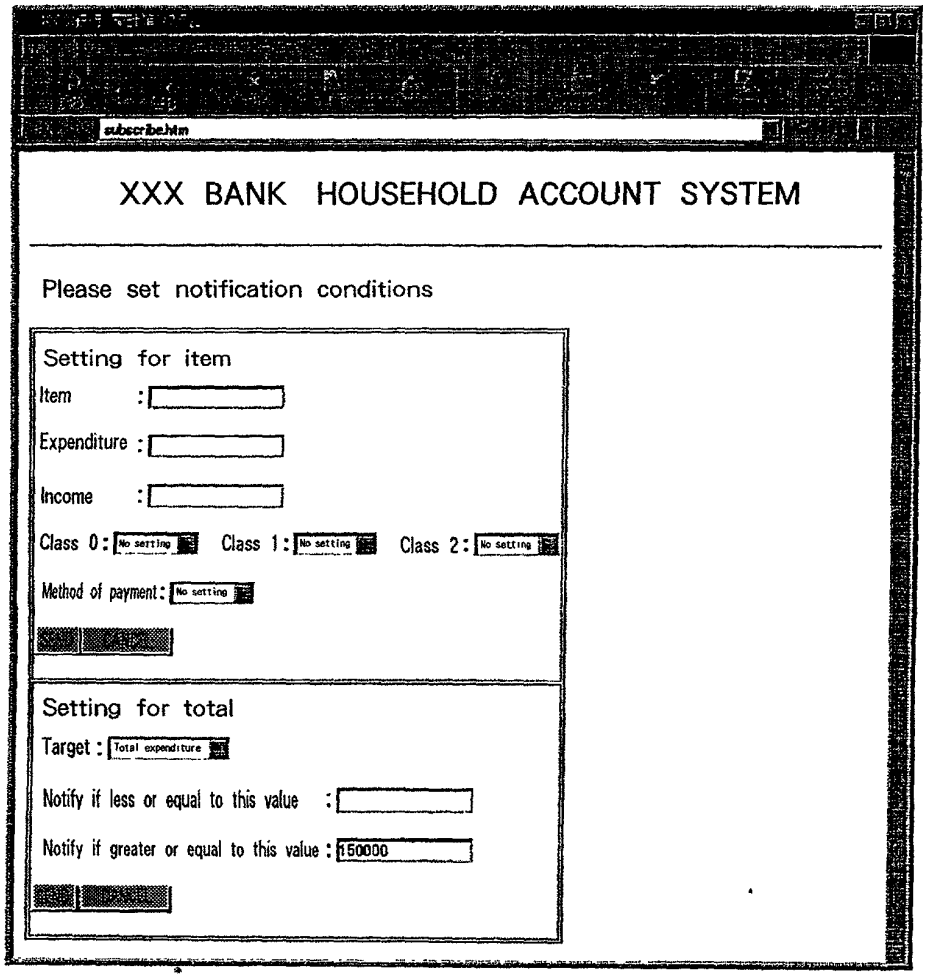

subscribe.htm
XXX BANK HOUSEHOLD ACCOUNT SYSTEM
Please set notification conditions
Setting for item
Item :
Expenditure :
Income :
Class 0 : No setting
Class 1 : No setting
Class 2 : No setting
Method of payment : No setting
Setting for total
Target : Total expenditure
Notify if less or equal to this value :
Notify if greater or equal to this value : 150000

Fig. 15

JP9-2000-0106

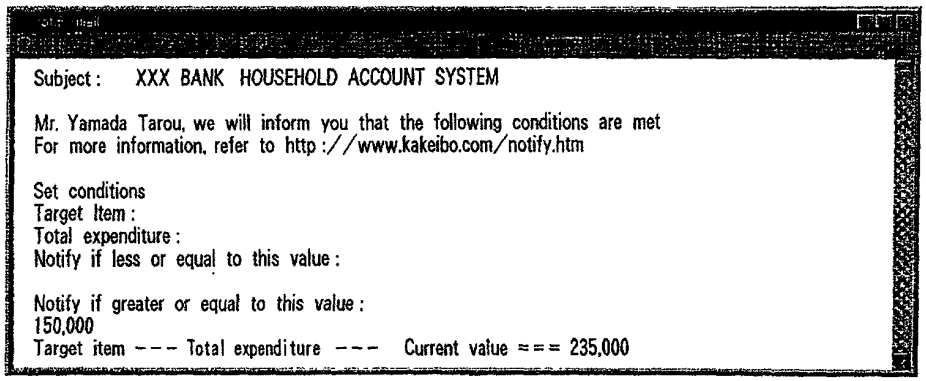


Fig. 16

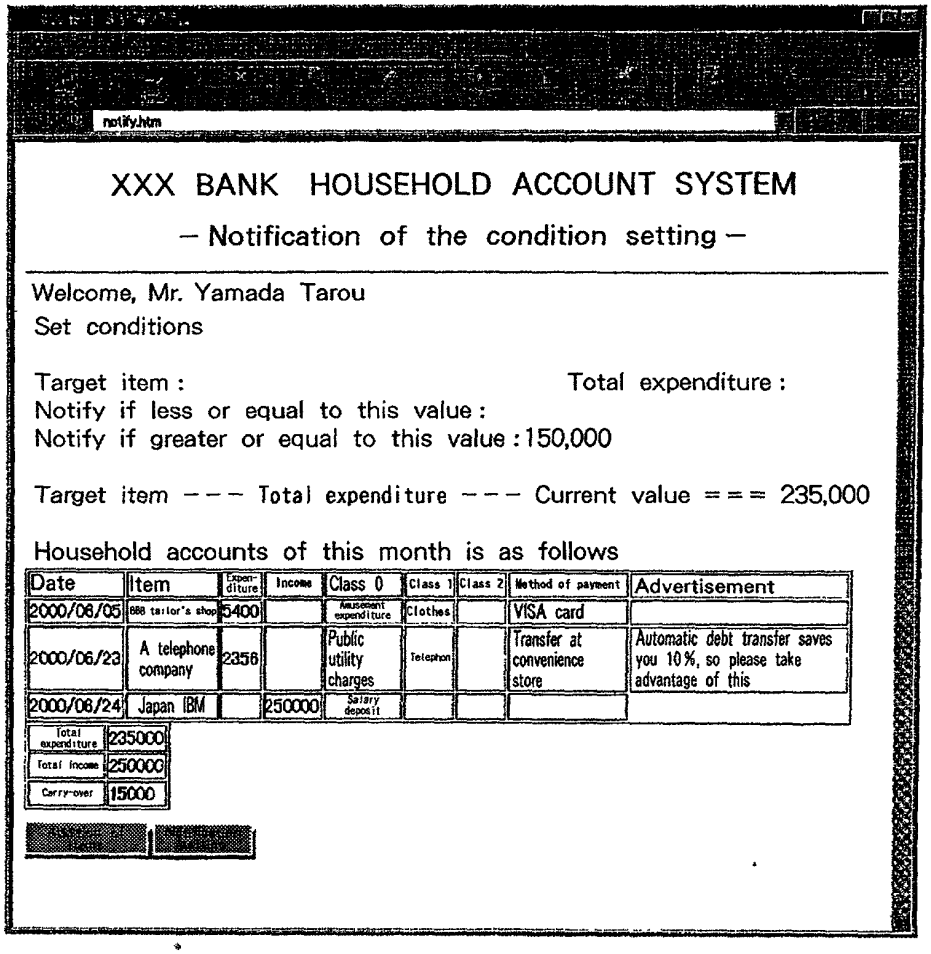

notify.htm
XXX BANK HOUSEHOLD ACCOUNT SYSTEM
– Notification of the condition setting –
Welcome, Mr. Yamada Tarou
Set conditions
Target item :
Total expenditure :
Notify if less or equal to this value :
Notify if greater or equal to this value : 150,000
Target item --- Total expenditure --- Current value === 235,000
Household accounts of this month is as follows
Date
Item
Expenditure
Income
Class 0
Class 1
Class 2
Method of payment
Advertisement
2000/06/05
686 tailor's shop
5400
Amusement expenditure
Clothes
VISA card
2000/06/23
A telephone company
2356
Public utility charges
Telephon
Transfer at convenience store
Automatic debt transfer saves you 10%, so please take advantage of this
2000/06/24
Japan IBM
250000
Salary deposit
Total expenditure
235000
Total income
250000
Carry-over
15000

Fig. 17

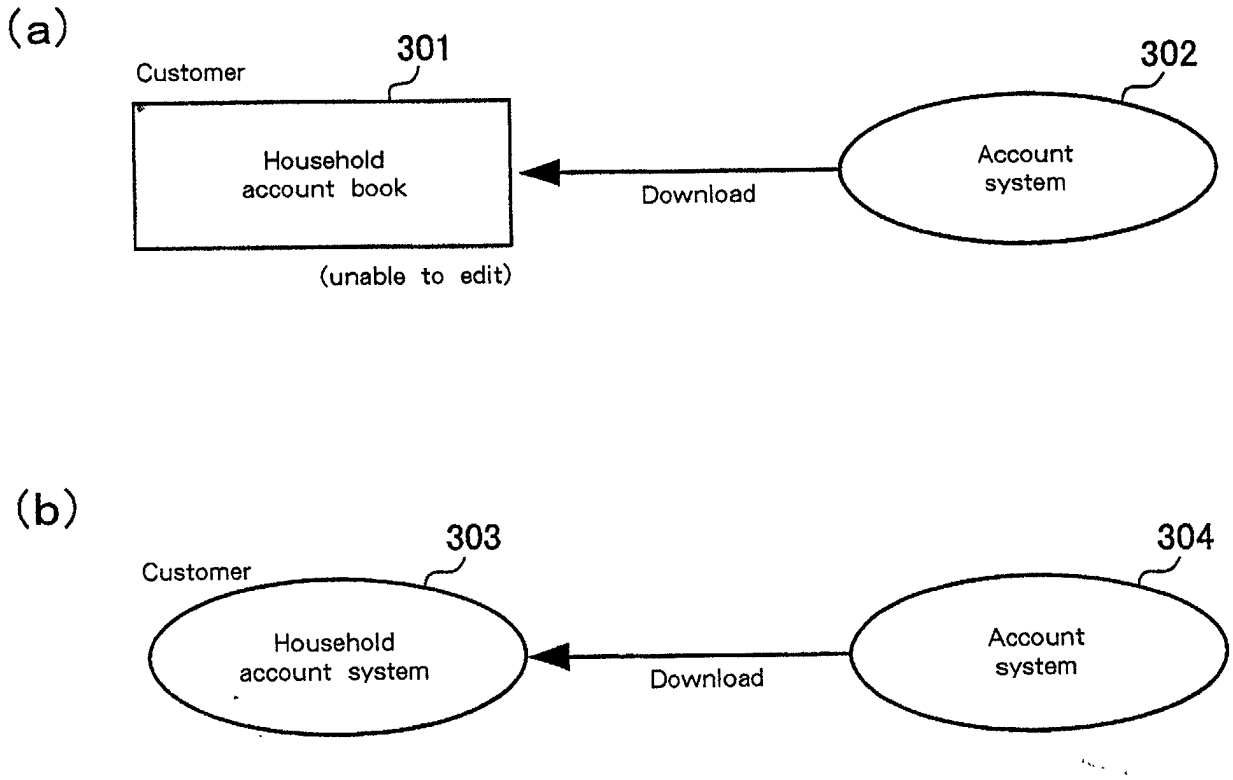

(a)
Customer
301
Household account book
(unable to edit)
Download
302
Account system
(b)
303
Customer
Household account system
Download
304
Account system

Fig. 18